March 11, 1983

Senator George Mitchell 344 Russell Office Bldg. Washington, D. C. 20510

Dear Senator Mitchell:

I am a former CIA spouse married 30 years and divorced in 1979. PL 97-269, enacted in November 1982, addresses the pension rights for former CIA spouses; however, there is no retroactivity clause in the law. It does not address the pension rights of those divorced prior to November 1982.

The number of long-term former military, foreign service and CIA spouses without pension rights is large. I am one of the better-off former spouses as I have a variety of work skills on which to draw; however, a very high percentage of former spouses have limited, some no, job skills. The problem is complicated for all former spouses.

- 1) Our retirement funds often amount to what we can accrue beginning at divorce. (For me it is what I can amass in a 10 year periodage 55-65)
- 2) Age discrimination is highest among the elderly in the workforce.
- 3) If work can be found, we are competing in an overall tight employment market.
- 4) Social Security benefits may be nonexistent. CIA, for example, is not within the Social Security system.
- 5) Jobs often are at an entry level.
- 6) We will increase the load of the welfare system which is abhorent.
- 7) We cannot afford adequate medical insurance.

I strongly encourage you to address the issue of retroactivity of pension rights for former spouses of government employees.

Sincerely.

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(topies sent to: Mitchell Cohen Mickernan Luowe.